

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Thomas Manos**  
**Jordan Manos**  
**aka Jordan Emanuele-Manos, dba Enlightened Roads**  
**Construction Company**  
25-1665557  
Debtor(s)

Bankruptcy Case No.: 20-20039-JAD  
Issued per 8/27/2020 Proceeding  
Chapter: 13  
Docket No.: 120 - 55, 58, 77, 86  
Concil. Conf.: October 22, 2020 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 7/22/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 22, 2020 at 11:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: September 3, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Thomas Manos  
Jordan Manos  
DebtorsCase No. 20-20039-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: skoz  
Form ID: 149Page 1 of 2  
Total Noticed: 35

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db/jdb +Thomas Manos, Jordan Manos, 4733 Verona Road, Verona, PA 15147-1849  
tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building,  
Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
r +Michael Pirollo, Keller Williams Realty-Pittsburgh East, 5425 Baum Boulevard,  
Pittsburgh, PA 15232-1201  
cr +Penn Hills School District and Municipality of Pen, Tax Division,  
c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3,  
Pittsburgh, PA 15235-4441  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
15271213 Bank of America, N.A., c/o Frederick I. Weinberg, Esquire, Frederick I. Weinberg and Assoc.,  
15 E. Elm Street, Suite 210, Conshohocken, PA 19428  
15179537 Brian M. Kile, Esquire, Grenen & Birsic, P.C., One Gateway Center, Ninth Floor,  
Pittsburgh, PA 15222  
15214177 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor,  
Frick Building, Pittsburgh PA 15219-6101  
15193793 County of Allegheny, c/o Goehring, Rutter & Boehm, 14th Floor, Frick Building,  
Pittsburgh, PA 15219  
15193795 Duquesne Light Company, c/o Keri P. Ebeck, Esquire, Bernstein-Burkley, P.C.,  
Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900  
15179539 +KML Law Group, Suite 5000 - Mellon Independence Center, Philadelphia, PA 19106-1541  
15183662 +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
15180069 Key Bank, N.A., c/o Brian M. Kile, Esquire, Grenen & Birsic, PC,  
One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
15201767 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
15193797 +Municipality of Penn Hills, c/o Maiello, Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
Pittsburgh, PA 15235-4441  
15206743 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
15179540 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
15193798 +Penn Hills School District, c/o Maiello Brungo & Maiello, Foxpointe II,  
100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
15193800 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue,  
Pittsburgh, PA 15233-1828  
15201842 +Wells Fargo Bank, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
15193801 +Wilksburg-Penn Joint Water Auth., 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 04:09:22  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15181685 E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 04 2020 03:59:16 Citizens Bank N.A.,  
One Citizens Bank Way, JCA115, Johnston, RI 02919  
15193791 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 04:09:22 Capital One,  
by American InfoSource as agent, P.O. Box 71083, Charlotte, NC 28272-1083  
15183424 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 04:08:55  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
15185273 E-mail/Text: mrdiscen@discover.com Sep 04 2020 03:59:17 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
15217174 +E-mail/Text: kburkley@bernsteinlaw.com Sep 04 2020 04:00:24 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219-1945  
15193796 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 04 2020 03:59:24 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346  
15179538 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Sep 04 2020 04:00:02 Key Bank, N.A.,  
4910 Tiedeman Road, Cleveland, OH 44144-2338  
15271214 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 04:09:23  
Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541-1067  
15218071 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 04 2020 04:09:51  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
15189771 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 04 2020 03:59:41  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946  
15179791 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2020 04:09:16 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15208504 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 04 2020 04:09:29 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 13

District/off: 0315-2

User: skoz  
Form ID: 149

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Sep 03, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Mortgage, A Division of PNC Bank, National Ass  
cr SPECIALIZED LOAN SERVICING, LLC AS SERVICER FOR WE  
cr Specialized Loan Servicing, LLC as Servicing Agent  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +Key Bank, N.A., 4224 Ridge Lea, Amherst, NY 14226-1016  
15193792\* +CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,  
JOHNSTON RI 02919-1922  
(address filed with court: Citizens Bank, N.A., One Citizens Bank Way, JCA115,  
Johnston, RI 02919)  
15193794\* Discover Bank, Discover Products, Inc., P.O. Box 3025, New Albany, OH 43054-3025  
15212753\* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
15193799\* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

TOTALS: 3, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Brian M. Kile on behalf of Creditor Key Bank, N.A. bkile@grenenbirsic.com,  
mcupe@grenenbirsic.com;lstanger@grenenbirsic.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National  
Association bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn  
Hills jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC AS SERVICER FOR WELLS  
FARGO BANK, N.A., AS TRUSTEE FOR BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2007-5 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Keri P. Ebeck on behalf of Creditor Specialized Loan Servicing, LLC as Servicing Agent for  
Wells Fargo Bank, N.A., as Trustee for Banc of America Funding Corporation Mortgage Pass-Through  
Certificates, Series 2007-5 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Michael S. Geisler on behalf of Joint Debtor Jordan Manos m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Michael S. Geisler on behalf of Debtor Thomas Manos m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 12